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TO

Commissioner for Patents

Mail Stop: Appeal Brief-Patent

FROM

Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP

DATE

January 9, 2007

SUBJECT

U.S. Patent Appln. Serial No. 09/680,923

for System and Method for Managing Risk and Opportunity

Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER: 25

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